Case 17-10944-TPA Doc 19 Filed 10/04/17 Entered 10/05/17 01:10:09 Desc Imaged

			<del>- Ceruncale on i</del>	<u> </u>	Paut	<del>: 1                                   </del>	_
Information to identify the case:							
Debtor 1	Michael L.	. Campbell				Social Security number or ITIN xxx-xx-5981	
	First Name	Middle Name	Last Name			EIN	
Debtor 2		Middle Name	Last Name			Social Security number or ITIN	
(Spouse, if filing)	First Name					EIN	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA						Date case filed for chapter 13 9/8/17	
Case number: 17	7–10944–TP <i>A</i>	4					

# Official Form 3091

### **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		41 (51)	AL ABIA O			
		About Debtor 1:	About Debtor 2:			
1.	Debtor's full name	Michael L. Campbell				
2.	All other names used in the last 8 years					
3.	Address	380 Rexford Drive Apt 71 Hermitage, PA 16148				
4.	<b>Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165			
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566			
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814–464–9740 Date: 10/2/17			
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.					

For more information, see page 2

Debtor Michael L. Campbell Case number 17–10944–TPA

#### 7. Meeting of creditors Debtors must attend the meeting to November 7, 2017 at 02:00 PM Location: Bankruptcy Court Conference Room B110, be questioned under oath. In a joint U.S. Courthouse, 17 South Park Row, Erie, PA case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 1/6/18 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 2/5/18 (except governmental units): Filing deadline: 3/7/18 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 11/7/17 at 02:00 PM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion

# Case 17-10944-TPA Doc 19 Filed 10/04/17 Entered 10/05/17 01:10:09 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Michael L. Campbell
Debtor

Case No. 17-10944-TPA Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: culy Page 1 of 2 Date Rcvd: Oct 02, 2017 Form ID: 309I Total Noticed: 35

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 04, 2017.
                  +Michael L. Campbell, 380 Rexford Drive, Apt 71, Hermitag
+James Warmbrodt, KML Law Group, P.C., 701 Market Street,
Philadelphia, PA 19106-1541
db
                                                                                    Hermitage, PA 16148-2610
aty
                                                                                               Suite 5000,
                  +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
+Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
+Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14689958
14689960
14689961
                  +Citizens Bank,
                                       Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3019
14689965
                  +First National Bank Of Pa, 4140 E. State Street, Hermitage, PA 16148-3401
                  +Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, Columbus, Comega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700 +PNC Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA
14689966
                                                                                                  Columbus, OH 43234-0996
14689972
                  +PNC Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
+Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053,
14689974
14689982
                    Mason, OH 45040-8053
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                                                                                         Daniel P. Foster,
                   E-mail/Text: dan@mrdebtbuster.com Oct 03 2017 02:25:32
aty
                    Foster Law Offices, PO Box 966, Meadville, PA 16335
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2017 02:25:50
sma
                                                                                                    Pennsylvania Dept. of Revenue,
                    Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                    Harrisburg, PA 17128-0946
                  +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 03 2017 02:26:04
ust
                    Office of the United States Trustee, Liberty Center.,
                                                                                         1001 Liberty Avenue, Suite 970,
                  Pittsburgh, PA 15222-3721
+EDI: GMACFS.COM Oct 03 2017 02:23:00
14689955
                                                                     Ally Financial, Attn: Bankruptcy, Po Box 380901,
                    Bloomington, MN 55438-0901
14689956
                  +EDI: AMEREXPR.COM Oct 03 2017 02:23:00
                                                                       Amex,
                                                                                 Correspondence, Po Box 981540,
                    El Paso, TX 79998-1540
                  +EDI: BANKAMER.COM Oct 03 2017 02:23:00
14689957
                                                                      Bank Of America, Nc4-105-03-14, Po Box 26012,
                    Greensboro, NC 27420-6012
                  +EDI: CAPITALONE.COM Oct 03 2017 02:23:00
14689959
                                                                          Capital One, Attn: Bankruptcy, Po Box 30253,
                  Salt Lake City, UT 84130-0253
+EDI: WFNNB.COM Oct 03 2017 02:23:00
14689962
                                                                    Comenity Bank / Gander Mountain, Po Box 182125,
                    Columbus, OH 43218-2125
                                                                     Dell Financial Services, Attn: Bankruptcy,
14689963
                   EDI: RCSDELL.COM Oct 03 2017 02:23:00
                    Po Box 81577, Austin, TX 78708
                   EDI: DISCOVER.COM Oct 03 2017 02:23:00
14692439
                                                                        Discover Bank, Discover Products Inc,
                    PO Box 3025, New Albany, OH 43054-3025
                  +EDI: DISCOVER.COM Oct 03 2017 02:23:00
14689964
                                                                       Discover Financial, Po Box 3025,
                    New Albany, OH 43054-3025
14699151
                  +E-mail/Text: bankrupt-adjdept@wesbanco.com Oct 03 2017 02:26:17
                                                                                                      ESB Bank,
                    600 Lawrence Avenue, Ellwood City PA 16117-1930
                  +EDI: IRS.COM Oct 03 2017 02:23:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
+EDI: CBSKOHLS.COM Oct 03 2017 02:23:00 Kohls / Capital One, Kohls Credit,
Milwaukee, WI 53201-3043
14689968
14689970
                                                                                                                      Po Box 3043,
                  +E-mail/Text: bk@lendingclub.com Oct 03 2017 02:26:20
14689971
                                                                                         Lending Club Corporation,
                    71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
                  +EDI: AGFINANCE.COM Oct 03 2017 02:23:00 Onemain Financial, Po Box 1010,
14689973
                    Evansville, IN 47706-1010
                  +EDI: PRA.COM Oct 03 2017 02:23:00
14690198
                                                                 PRA Receivables Management, LLC, PO Box 41021,
                    Norfolk, VA 23541-1021
                  +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 03 2017 02:33:25
14689975
                                                                                              Regional Finance Corporation,
                  550 Ohio Pike, Unit F, Cincinn
+EDI: RMSC.COM Oct 03 2017 02:23:00
                                                     Cincinnati, OH 45255-3472
                                                                   Syncb / Polaris Consumer, Attn: Bankruptcy,
14689976
                  Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Oct 03 2017 02:23:00 Sy
14689977
                                                                   Synchrony Bank / Care Credit, Attn: Bankruptcy,
                  Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Oct 03 2017 02:23:00 Sy
14689978
                                                                   Synchrony Bank / Gap,
                                                                                               Attn: Bankruptcy,
                  Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Oct 03 2017 02:23:00 S
                                                                   Synchrony Bank / Lowes,
14689979
                                                                                                 Attn: Bankruptcy,
                  Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Oct 03 2017 02:23:00 S
                                                                   Synchrony Bank / PayPal Credit, Attn: Bankruptcy,
14689980
                  Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Oct 03 2017 02:23:00 Sy
14689981
                                                                   Synchrony Bank / Sams Club, Attn: Bankruptcy,
                    Po Box 965060, Orlando, FL 32896-5060
                                                                                                                TOTAL: 24
```

### Case 17-10944-TPA Doc 19 Filed 10/04/17 Entered 10/05/17 01:10:09 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-1 User: culy Page 2 of 2 Date Royd: Oct 02, 2017

Form ID: 309I Total Noticed: 35

+PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021 ding, 1000 Liberty Avenue, 14689969\* William Moor-Head Building, +Internal Revenue Service, Room 806,

Pittsburgh, PA 15222-4027

14689967\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Michael L. Campbell dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4